From: "Roxanne Cain" <roxcain@hotmail.com> on 09/16/200404:31:27 AM

Subject: Study on Credit Bureaus Handling of Disputes

I have credit cards in dispute. I sent the appropriate documentation to all credit reporting agencies, but they still are reporting the status incorrectly. I have been trying to correct my credit report since November 2003. They furnishers are not providing accurate information. If they were, they would show the cards in dispute, not in collection. The agencies are not providing me with names or documentation or proof of accuracy of information they receive. I do not believe they are even investigating the matter.

Roxanne